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on January 31, 2008.

PATENT  
Attorney Docket No.: 020425-105100US  
Client Ref. No.: SCHB-4100

TOWNSEND and TOWNSEND and CREW LLP

By: 

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Olga Milosavljevic

Application No.: 09/880,170

Filed: June 12, 2001

For: SYSTEM AND METHOD FOR  
INCOME PLANNER

Customer No.: 20350

Confirmation No. 5814

Examiner: Ojo O. Oyebisi

Technology Center/Art Unit: 3694

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 31, 2007, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 9 of this paper.